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Attorney's Docket No.: 21100-003001

10-27-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chris Carmichael, et al.

Art Unit: 2876

Serial No.: 09/493,756

Examiner: Jared Fureman

Filed

: January 28, 2000

Title

: MULTI-APPLICATION SMART CARD WITH CURRENCY EXCHANGE,

LOCATION TRACKING, AND PERSONAL IDENTIFICATION

CAPABILITES

Mail Stop Petitions Commissioner For Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

In response to the Office action mailed June 20, 2002, please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.